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**United States Bankruptcy Court
Eastern District of Pennsylvania**

In re:

Rashida Patience and Khadri J. Abdus-Saboar,

Debtors.

Case No. 24-14433-AMC

Chapter 13

**Debtors' Objection to Amended Proof of Claim No. 4
by Claimant Ally Financial c/o AIS Portfolio Services**


AND NOW, Rashida Patience and Khadri J. Abdus-Saboar (the "Debtors"), by and through their attorney, object to a proof of claim filed by a creditor in this case. In support of this objection, the Debtors state as follows:

1. The Debtors filed this bankruptcy case under Chapter 13 on December 12, 2024.
2. Claimant Ally Financial c/o AIS Portfolio Services, LLC ("Claimant"), filed Amended Proof of Claim No. 4 ("APOC No. 4"), unsecured in the purported amount of \$2,804.68 on February 2, 2025. A true and correct copy of the proof of claim is attached as Exhibit A.
3. According to APOC No. 4, the Debtors owe Claimant for outstanding principal, interest, and late charges on an auto loan.
4. Claimant also filed Proof of Claim No. 1 (the "prior claim") in the Debtors' prior case, Case No. 21-10006 (the "prior case"), for the same auto loan, in the purported amount of \$2,214.05, secured by the title to the vehicle, a 2010 Cadillac SRX, VIN: 3GYFNAEY6AS646972. A true and correct copy of the prior claim is attached as Exhibit B.
5. While the prior case was active, the Debtors paid off the remaining balance of the auto loan, the lien was released, and the title was reissued to the Debtors.
 - a. This is evidenced by the fact that Claimant's APOC No. 4 is not secured, but it is also explicitly mentioned next to the prior claim in §4(a) of the confirmed plan in the prior case, which Claimant did not object to. A true and correct copy of the confirmed plan in the prior case is attached as Exhibit C.
6. Because Claimant's APOC No. 4 is based on an auto loan that was already paid off in the Debtors' prior case, the claim is unenforceable, and must be disallowed.

NOW, THEREFORE, the Debtor requests that this Court sustain their objection in the form of order attached and grant such other relief in their favor as may be necessary and proper under the law.

Date: June 5, 2025

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